

Robert Lafayette
9578 Adobe Arch Court
Las Vegas, NV 89148
(702) 497-7498

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA - LAS VEGAS DIVISION

In re
ROBERT LAFAYETTE,
Debtor.

) Case No.: 14-10235-btb
)
) Chapter 7
)
) CONSUMER NOTICE
) OF DISPUTE OF DEBT
)
)
)
)

To:

Wells Fargo Bank, N.A. (hereinafter "WFBNA")
420 Montgomery Street
San Francisco, California 94104

National Default Servicing Corporation (hereinafter "NDSC")
7720 N. 16th Street, Suite 300
Phoenix, Arizona 85020

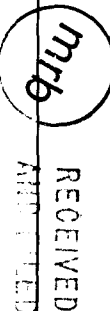
Aldridge Pite, L.L.P. (hereinafter "APL")
4375 Jutland Drive Suite 200
P.O. Box 17933
San Diego, California 92177

Gavish Real Estate (hereinafter "Gavish")
9436 W. Lake Mead Blvd. #15
Las Vegas, Nevada 89134

(herein Respondents and "Debt Collectors," 15 U.S.C. § 1692a(6))

I RECEIVED YOUR COMMUNICATION. PLEASE TAKE NOTICE THAT I, ROBERT LAFAYETTE, unrepresented Consumer-Debtor in this proceeding, pursuant to 15 U.S.C. § 1692g, federal Fair Debt Collection Practices Act (FDCPA), hereby dispute the alleged debt WFBNA, NDSC, APLP, Gavish (Debt Collectors) are attempting to collect in the above titled matter and/or through liquidation of my home.

I dispute as to the identity of the true owner (if any) of this alleged debt, the alleged amount due and owing, I dispute all signatures appearing on



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U.S. BANKRUPTCY COURT
MARY ELLEN J. LUK

1 Debt Collector's documents, and the Debt Collector's (self-titled "Creditor",
2 "Servicer", "Trustee", etc.) alleged authority and capacity to collect and or
3 sue on behalf of the same.

4 Debtor ROBERT LAFEYETTE is a "consumer" as that term is defined by 15
5 U.S.C. § 1692a(3). Respondents are "debt collectors" as that term is defined
6 by 15 U.S.C. § 1692a(6), and are attempting to collect a "household debt" as
7 that term is defined by 15 U.S.C. § 1692a(5). ROBERT LAFAYETTE disputes the
8 alleged amounts due and owing and demands a full accounting inclusive of each
9 payment made, and or not made from inception.

10 I have reason to believe that Debt Collectors are taking State action
11 that is inconsistent with federal law they cannot legally take, and this
12 Notice shall be deemed a request/demand for "verification" and debt
13 validation as defined by 15 U.S.C. §§ 1692g(a)(1),(2),(5), and (b). Send
14 written notice containing (1) the amount of the debt; (2) the name of the
15 creditor to whom the debt is owed; (5) a statement that, upon the consumer's
16 written request within the thirty-day period, the debt collector will provide
17 the consumer with the name and address of the original creditor, if different
18 from the current creditor.

19 Since it appears Respondents and Debt Collectors are attempting to
20 collect an alleged debt regarding a Promissory Note in alleged default, I
21 demand the following additional information be provided in accordance with
22 law;

- 23 1. True and correct copy of the "genuine original" debt instrument
24 (note) in your possession;
- 25 2. The exact amount of alleged principal amount due including all
26 fees, interest, escrow and any other charges calculated in that
27 amount. These calculations must be itemized separately and in a
28 manner easy to read. The verification of the alleged debt must

1 categorically describe the amount of interest charged by you, and
2 from what date, period;

3 3. Provide a copy of all notices of default that were served, the
4 date(s) the alleged loan was defaulted, the date the alleged loan
5 was matured;


6 4. Please provide the name, address, telephone number of the alleged
7 original Creditor whom you have validated/verified the alleged
8 debt with. If not the original Creditor, the Creditor acting in
9 that capacity. I must be provided this information so I may
10 investigate the matter in case legal action is needed on my part.

11 5. Please also provide a copy of the TILA Notice of Rescission that
12 was previously mailed to the alleged Creditor.

13 Be informed that a failure to provide the specific information "prior
14 to taking any further collection action" may be a violation of law for which
15 I may take legal action against Debt Collectors. Additionally, it is
16 important to note that I intend to satisfy any legal obligation required of
17 me and tender payment, if the alleged debt proves valid. Therefore the
18 requirements set forth above will ensure all parties are protected.

19 Be further informed that Congress enacted FDCPA "to eliminate abusive
20 debt collection practices by debt collectors ... and to promote consistent
21 **State action** to protect consumers against debt collection abuses." 15 U.S.C.
22 § 1692(e). Under 15 U.S.C. § 1692a(5), "[t]he term "debt" means any
23 obligation or alleged obligation of a consumer to pay money arising out of a
24 transaction in which the money, property, insurance or services which are the
25 subject of the transaction are primarily for personal, family, or household
26 purposes, whether or not such obligation has been reduced to judgment."

27 Dated: 9-23-2015

28 
ROBERT LAFEYETTE, Consumer
9578 Adobe Arch Court
Las Vegas, Nevada 89148

PROOF OF SERVICE

A copy of the foregoing Consumer Notice of Dispute has been sent by Certified U.S. Mail, Return Receipt Requested, this 23rd day of September, 2015, to the following:

Wells Fargo Bank, N.A.

420 Montgomery Street

San Francisco, California 94104

Certified U.S. Mail# 7008 1300 0000 9914 1931

National Default Servicing Corporation

7720 N. 16th Street, Suite 300

Phoenix, Arizona 85020

Certified U.S. Mail# 7008 1300 0000 9914 1948

Aldridge Pite, L.L.P.

4375 Jutland Drive Suite 200

P.O. Box 17933

San Diego, California 92177

Certified U.S. Mail# 7008 1300 0000 9914 1955

Gavish Real Estate

9436 W. Lake Mead Blvd. #15

Las Vegas, Nevada 89134

Certified U.S. Mail# 7008 1300 0000 9914 1962

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